Indicator 2: Promptness of First Indemnity Payments - 2nd Quarter 2004

Large Insurers (400 Claims or more per year)

		<u>First</u>	<u>Late</u>	percent	<u>YTD</u>	<u>3 yr</u>
NAIC	INSURER NAME	payments	payments	-	percent	percent
SI	CITY OF MILWAUKEE	203	0	100.0%	100.0%	99.3%
24872	CONNECTICUT INDEMNITY CO THE	2	0	100.0%	60.0%	80.5%
22748	PACIFIC EMPLOYERS INS CO	15	0	100.0%	88.1%	78.8%
24147	OLD REPUBLIC INS CO	76	2	97.4%	86.0%	76.8%
26042	WAUSAU UNDERWRITERS INS CO	97	5	94.8%	92.5%	86.4%
SI	DEPT OF ADMINISTRATION	98	6	93.9%	91.0%	89.2%
14184	ACUITY INSURANCE CO	282	20	92.9%	90.2%	87.4%
26069	WAUSAU BUSINESS INS CO	79	6	92.4%	91.9%	87.6%
21458	EMPLOYERS INSURANCE OF WAUSA	300	28	90.7%	89.1%	87.1%
SI	GENERAL MOTORS CORPORATION	21	2	90.5%	88.2%	85.1%
10677	CINCINNATI INSURANCE CO THE	73	7	90.4%	91.6%	86.8%
40827	VIRGINIA SURETY CO INC	41	4	90.2%	86.3%	81.9%
15350	WEST BEND MUTUAL INS CO	427	51	88.1%	86.6%	88.0%
24449	REGENT INSURANCE CO	151	19	87.4%	83.4%	83.5%
21407	EMCASCO INSURANCE CO	78	11	85.9%	86.8%	86.1%
25674	TRAVELERS PROPERTY CAS CO OF A	152	22	85.5%	87.1%	85.6%
23817	ILLINOIS NATIONAL INS CO	95	15	84.2%	84.9%	81.5%
19445	NATIONAL UNION FIRE INS CO OF P	30	5	83.3%	84.9%	73.6%
23043	LIBERTY MUTUAL INS CO	124	23	81.5%	80.0%	77.1%
29157	UNITED WISCONSIN	189	39	79.4%	77.4%	79.7%
24988	SENTRY INSURANCE A MUTUAL CO	473	99	79.1%	79.8%	84.9%
16535	ZURICH AMERICAN INSURANCE CO	297	64	78.5%	76.1%	77.8%
35386	FIDELITY & GUARANTY INS CO	62	14	77.4%	70.9%	76.2%
15261	SOCIETY INSURANCE A MUTUAL CO	278	64	77.0%	78.0%	78.4%
23035	LIBERTY MUTUAL FIRE INS CO	181	43	76.2%	78.7%	83.2%
18910	AMERICAN PROTECTION INS CO	4	1	75.0%	69.2%	77.5%
15091	RURAL MUTUAL INS CO	70	18	74.3%	79.7%	82.8%
20494	TRANSPORTATION INSURANCE CO	105	32	69.5%	69.8%	78.0%
22977	LUMBERMENS MUTUAL CAS CO	4	2	50.0%	66.7%	78.4%
30562	AMERICAN MANUFACTURERS MUT	0	0	0.0%	66.7%	75.7%
	Totals for Group:	4,007	602	85.0%	83.9%	83.7%

Indicator 2: Promptness of First Indemnity Payments - 2nd Quarter 2004

Medium Size Insurers (85 -399 Claims or more per year)

		<u>First</u>	<u>Late</u>	percent	YTD	<u>3_yr_</u>
NAIC	INSURER_NAME	<u>payments</u>	payments		percent	percent
19305	ASSURANCE COMPANY OF AMER	3	0	100.0%	100.0%	74.9%
SI	BRIGGS & STRATTON CORP	7	0	100.0%	100.0%	96.3%
SI	CITY OF MADISON	11	0	100.0%	100.0%	100.0%
25879	FIDELITY & GUARANTY INS UNDERWR	1	0	100.0%	100.0%	74.3%
SI	GEORGIA PACIFIC CORPORATION	3	0	100.0%	100.0%	77.8%
22659	INDIANA INSURANCE CO	12	0	100.0%	100.0%	87.7%
SI	MILWAUKEE BOARD OF SCHOOL DI	104	0	100.0%	100.0%	99.0%
26956	WIS COUNTY MUTUAL INS CORP	16	0	100.0%	100.0%	81.8%
SI	WISCONSIN BELL INC	7	0	100.0%	100.0%	85.6%
SI	COUNTY OF MILWAUKEE	39	1	97.4%	97.8%	97.9%
24830	CITIES & VILLAGES MUTUAL INS CO	28	2	92.9%	95.8%	96.8%
26425	WAUSAU GENERAL INS CO	21	1	95.2%	95.2%	84.5%
13935	FEDERATED MUTUAL INS CO	31	2	93.5%	94.7%	92.8%
40967	ST PAUL FIRE & CASUALTY INS CO	14	2	85.7%	94.4%	88.5%
SI	SCHNEIDER NATIONAL CARRIERS I	28	3	89.3%	93.8%	94.3%
SI	BRUNSWICK CORPORATION	17	2	88.2%	92.9%	94.6%
21873	FIREMANS FUND INS CO	7	0	100.0%	92.3%	77.7%
42480	VENTURE INS CO	28	4	85.7%	91.4%	84.3%
24791	ST PAUL MERCURY INS CO	19	0	100.0%	91.2%	91.1%
SI	COOPER POWER SYSTEMS INC	7	1	85.7%	90.9%	92.4%
13021	UNITED FIRE & CASUALTY CO	9	1	88.9%	89.5%	81.3%
19259	SELECTIVE INS CO OF SOUTH CAROL	19	3	84.2%	88.6%	85.4%
42404	LIBERTY INSURANCE CORP	75	7	90.7%	88.5%	85.5%
29459	TWIN CITY FIRE INS CO	29	5	82.8%	88.2%	84.1%
SI	DAIMLERCHRYSLER CORPORATION	8	1	87.5%	87.5%	64.7%
24414	GENERAL CAS CO OF WI	66	10	84.8%	87.5%	81.8%
15393	WISCONSIN AMERICAN MUTUAL IN	5	1	80.0%	87.5%	67.9%
25402	AMCOMP ASSURANCE CORP	67	6	91.0%	87.3%	82.2%
24228	PEKIN INSURANCE CO	10	2	80.0%	87.1%	73.1%
SI	TARGET CORP (STORES)	12	1	91.7%	86.7%	75.8%
30104	HARTFORD UNDERWRITERS INS CO	15	4	73.3%	86.2%	79.8%
31895	AMERICAN INTERSTATE INS CO	15		93.3%	85.7%	83.0%
24767	ST PAUL FIRE & MARINE INS CO	67		83.6%	85.4%	84.4%
10472	CAPITOL INDEMNITY CORP	20		80.0%	84.2%	78.4%
22918	AMERICAN MOTORISTS	4	2	50.0%	83.3%	78.1%
20486	TRANSCONTINENTAL INSURANCE C	14	3	78.6%	82.8%	80.5%
31003	TRI STATE INS CO OF MN	96	_	85.4%	82.3%	78.7%
19410	COMMERCE & INDUSTRY INS CO	65		81.5%	82.3%	78.4%
22543	SECURA INSURANCE A MUTUAL CO	72		83.3%	82.1%	82.7%
13986	FRANKENMUTH MUTUAL INS CO	78		88.5%	81.7%	82.3%
20443	CONTINENTAL CASUALTY CO	13	-	69.2%	81.0%	73.4%
19429	INSURANCE COMPANY OF STATE OF	31	7	77.4%	81.0%	77.7%
19380	AMERICAN HOME ASSURANCE CO	55	8	85.5%	80.7%	78.5%
SI	UW-SYSTEM ADMINISTRATION	25	0	100.0%	80.6%	75.0%
20281	FEDERAL INSURANCE CO	44	7	84.1%	80.2%	82.4%
19895	ATLANTIC MUTUAL INS CO	3	1	66.7%	80.0%	81.3%
20346	PACIFIC INDEMNITY CO	9	2	77.8%	79.2%	81.8%
20340 SI	MILWAUKEE TRANSPORT SERVICES I	9 17	1	94.1%	78.3%	81.9%
14303	INTEGRITY MUTUAL INS CO		-	76.4%	77.8%	81.9%
14503	INTEGRITT MUTUAL INSICO	55	13	70.470	11.070	01.770

Indicator 2: Promptness of First Indemnity Payments - 2nd Quarter 2004

Medium Size Insurers (85 - 399 Claims or more per year)

		<u>First</u>	<u>Late</u>	percent	YTD	<u>3_yr_</u>
<u>NAIC</u>	INSURER NAME	<u>payments</u>	<u>payments</u>	<u>prompt</u>	<u>percent</u>	percent
19275	AMERICAN FAMILY MUTUAL INS CO	56	16	71.4%	77.6%	83.4%
14591	MILWAUKEE MUTUAL INS CO	7	2	71.4%	77.3%	79.1%
19682	HARTFORD FIRE INSURANCE CO	16	5	68.8%	76.7%	84.1%
SI	KOHLER CORPORATION	10	3	70.0%	76.5%	78.9%
25682	TRAVELERS INDEMNITY CO OF CT T	17	6	64.7%	76.5%	76.3%
41181	UNIVERSAL UNDERWRITERS INS CO	11	1	90.9%	76.5%	62.8%
25887	UNITED STATES FIDELITY & GUARAN	28	6	78.6%	76.4%	75.5%
21415	EMPLOYERS MUTUAL CASUALTY C	62	17	72.6%	75.2%	79.8%
22322	GREENWICH INSURANCE CO	45	13	71.1%	73.7%	79.3%
10166	ACCIDENT FUND INS CO OF AMERIC	73	26	64.4%	72.5%	67.9%
40142	AMERICAN ZURICH INS CO	9	2	77.8%	72.2%	75.2%
18988	AUTO OWNERS INS CO	32	7	78.1%	70.3%	78.2%
24678	ROYAL INDEMNITY CO	3	2	33.3%	66.7%	84.2%
24589	AMERICAN & FOREIGN INS CO	14	4	71.4%	65.1%	85.8%
SI	STORA ENSO NORTH AMERICA COR	18	8	55.6%	64.0%	90.8%
25976	UTICA MUTUAL INS CO	10	3	70.0%	61.5%	58.7%
39357	TRAVELERS INSURANCE CO THE	1	0	100.0%	60.0%	77.0%
10239	SECURA SUPREME	5	3	40.0%	55.6%	77.3%
26980	ROYAL INSURANCE CO OF AMERICA	4	1	75.0%	54.5%	81.6%
21237	CASUALTY RECIPROCAL EXCHANG	2	1	50.0%	50.0%	80.9%
24902	SECURITY INSURANCE CO OF HART	3	2	33.3%	38.5%	80.4%
42650	ONEBEACON MIDWEST INS CO	0	0	0.0%	0.0%	78.8%
	Totals for Group:	1,827	298	83.7%	83.8%	82.6%

Indicator 2: Promptness of First Indemnity Payments - 2nd Quarter 2004

Small Size Insurers (Less than 85 Claims per year)

		<u>First</u>	<u>Late</u>	percent	<u>YTD</u>	<u>3_yr_</u>
NAIC	INSURER NAME	<u>payments</u>	payments		percent	percent
SI	COUNTY OF ROCK	12	0	100.0%	96.2%	99.0%
SI	WISCONSIN PUBLIC SERVICE CORP	10	1	90.0%	93.3%	97.7%
SI	BENEVOLENT CORPORATION CEDA	6	0	100.0%	100.0%	97.0%
SI	KIMBERLY-CLARK CORPORATION	3	0	100.0%	100.0%	96.2%
SI	FEDERAL EXPRESS CORPORATION	14	1	92.9%	97.4%	95.4%
20109	BITUMINOUS FIRE & MARINE INS CO	4	0	100.0%	88.9%	95.3%
SI	ALLEN-BRADLEY COMPANY LLC	0	0	0.0%	0.0%	94.9%
SI	COUNTY OF DODGE	7	0	100.0%	100.0%	94.7%
26662	MILWAUKEE CASUALTY INSURAN	4	1	75.0%	87.5%	93.5%
SI	COUNTY OF LA CROSSE	3	1	66.7%	88.9%	93.1%
SI	VOLLRATH COMPANY LLC	5	1	80.0%	88.9%	92.6%
21261	ELECTRIC INSURANCE CO	10	0	100.0%	95.2%	92.1%
SI	COUNTY OF OUTAGAMIE	6	1	83.3%	93.3%	92.0%
SI	WISCONSIN ELECTRIC POWER COMP	15	0	100.0%	100.0%	91.8%
11527	LEAGUE OF WIS MUNICIPALITIES MU	23	5	78.3%	87.5%	91.4%
21180	SENTRY SELECT	12	0	100.0%	95.2%	90.8%
SI	COUNTY OF WALWORTH	5	1	80.0%	77.8%	90.7%
SI	COUNTY OF DANE	13	0	100.0%	95.8%	90.2%
SI	ILLINOIS TOOL WORKS INC	0	0	0.0%	100.0%	90.0%
SI	CASE LLC	2	0	100.0%	100.0%	89.7%
21113	UNITED STATES FIRE INS CO	5	0	100.0%	100.0%	89.4%
SI	COUNTY OF WASHINGTON	7	1	85.7%	75.0%	89.3%
SI	MARTEN TRANSPORT LTD	7	1	85.7%	88.5%	89.2%
SI	TECUMSEH PRODUCTS COMPANY	1	0	100.0%	100.0%	88.9%
SI	COUNTY OF WINNEBAGO	2	0	100.0%	85.7%	88.7%
21865	ASSOCIATED INDEMNITY CORP	27	1	96.3%	89.4%	88.5%
SI	JOURNAL SENTINEL INC	5	0	100.0%	93.3%	87.9%
43575	INDEMNITY INSURANCE CO OF NORT	35	5	85.7%	88.4%	87.9%
11371	GREAT WEST CASUALTY CO	10	2	80.0%	91.7%	87.5%
36919	HAWKEYE SECURITY INS CO	17	2	88.2%	84.0%	87.5%
27855	ZURICH AMERICAN INS OF IL	1	0	100.0%	100.0%	87.5%
21857	AMERICAN INSURANCE CO THE	3	0	100.0%	100.0%	86.7%
SI	INTERNATIONAL PAPER COMPANY	2	0	100.0%	87.5%	86.5%
23280	CINCINNATI INDEMNITY CO	0	0	0.0%	100.0%	86.0%
SI	LAND O LAKES INC	6	1	83.3%	90.9%	85.9%
23108	LUMBERMEN'S UNDERWRITING AL	6	0	100.0%	85.7%	85.9%
25658	TRAVELERS INDEMNITY COMPANY T	0	0	0.0%	100.0%	85.7%
SI	DEPT OF TRANSPORTATION	12	2	83.3%	77.8%	85.4%
SI	COUNTY OF JEFFERSON	4	0	100.0%	100.0%	85.4%
21105	NORTH RIVER INS CO THE	0	0	0.0%	0.0%	85.3%
21881	NATIONAL SURETY CORP	4	3	25.0%	50.0%	85.0%
SI	USF HOLLAND INC	9	1	88.9%	87.5%	84.9%
SI	J C PENNEY CORPORATION INC	7	0	100.0%	100.0%	84.6%
37273	FIREMANS FUND INS CO OF WI	1	_	100.0%	66.7%	83.5%
14265	INDIANA LUMBERMENS MUTUAL IN	3	1	66.7%	75.0%	83.3%
SI	KWIK TRIP INC	13	3	76.9%	78.9%	83.3%
10804	CONTINENTAL WESTERN INS CO	13	3 4	69.2%	82.1%	82.9%
29424	HARTFORD CASUALTY INS CO	3	4	66.7%	75.0%	82.7%
20508	VALLEY FORGE INS CO			79.6%	73.0% 74.7%	82.5%
20300	AUTED I LOKOD HAS CO	49	10	17.070	74.770	04.570

Indicator 2: Promptness of First Indemnity Payments - 2nd Quarter 2004

Small Size Insurers (Less than 85 Claims per year)

		<u>First</u>	Late	percent	YTD	<u>3_yr_</u>
<u>NAIC</u>	INSURER NAME	payments	payments	prompt	percent	percent
28665	CINCINNATI CASUALTY CO THE	6	1	83.3%	66.7%	82.1%
22292	HANOVER INSURANCE CO THE	4	1	75.0%	83.3%	81.4%
20397	VIGILANT INSURANCE CO	8	0	100.0%	93.3%	81.4%
25143	STATE FARM FIRE & CASUALTY CO	13	2	84.6%	77.4%	81.3%
SI	RIPON FOODS INC	1	0	100.0%	100.0%	81.3%
19038	TRAVELERS CASUALTY & SURETY C	18	4	77.8%	69.4%	81.2%
11250	COMMUNITY INS CORP	16	1	93.8%	88.6%	81.1%
33006	AMERICAN PHYSICIANS ASSURANC	2	1	50.0%	50.0%	79.6%
22667	ACE AMERICAN INSURANCE CO	73	10	86.3%	83.7%	79.4%
13331	AMERICAN HARDWARE MUTUAL I	1	0	100.0%	100.0%	79.4%
33588	FIRST LIBERTY INS CORP THE	15	2	86.7%	78.8%	79.3%
24775	ST PAUL GUARDIAN INS CO	0	0	0.0%	100.0%	79.0%
15377	WESTERN NATIONAL MUTUAL INS C	10	2	80.0%	70.0%	79.0%
20427	AMERICAN CASUALTY CO OF READ	6	1	83.3%	90.0%	78.9%
11118	FEDERATED RURAL ELECTRIC INS C	2	1	50.0%	88.9%	78.4%
20621	ONEBEACON AMERICA INSURANCE C	0	0	0.0%	0.0%	78.3%
24880	FIRE & CASUALTY INS CO OF CT TH	0	0	0.0%	0.0%	77.8%
26247	AMERICAN GUARANTEE & LIABIL	9	2	77.8%	71.4%	76.1%
24112	WESTFIELD INSURANCE CO	1	1	0.0%	60.0%	75.9%
18767	CHURCH MUTUAL INSURANCE CO	9	0	100.0%	100.0%	75.6%
23434	MIDDLESEX INSURANCE CO	2	1	50.0%	62.5%	75.4%
SI	DEERE & COMPANY	2	2	0.0%	0.0%	75.0%
14176	HASTINGS MUTUAL INS CO	23	9	60.9%	67.5%	75.0%
SI	KMART CORPORATION	0	0	0.0%	0.0%	73.8%
19356	MARYLAND CASUALTY CO	8	1	87.5%	86.4%	73.4%
13439	PARTNERS MUTUAL INS CO	6	3	50.0%	75.0%	73.0%
19704	AMERICAN STATES INS CO	3	0	100.0%	100.0%	72.7%
25615	CHARTER OAK FIRE INS CO	0	0	0.0%	0.0%	72.2%
SI	GREDE FOUNDRIES INC	1	0	100.0%	33.3%	69.6%
19950	WILSON MUTUAL INS CO	14	_	64.3%	64.0%	68.1%
SI	HARNISCHFEGER CORPORATION	3	0	100.0%	100.0%	67.9%
22489	HIGHLANDS INSURANCE CO	0	0	0.0%	0.0%	67.8%
SI	PARKER-HANNIFIN CORPORATION	6	2	66.7%	80.0%	67.3%
12262	PENN MFRS ASSOCIATION INS CO	8	0	100.0%	72.2%	66.7%
13714	PHARMACISTS MUTUAL INS CO	9	3	66.7%	56.3%	66.2%
SI	COUNTY OF SHEBOYGAN	10	3	70.0%	73.9%	63.7%
24732	PENNSYLVANIA GENERAL INSURAN	0	0	0.0%	0.0%	63.6%
34207	WESTPORT INSURANCE CORPORATIO	10	2	80.0%	72.7%	63.4%
SI	EMERSON ELECTRIC COMPANY	10	1	0.0%	0.0%	60.0%
13838	FARMLAND MUTUAL INS CO	5	3	40.0%	50.0%	58.1%
14117	GRINNELL MUT REINSUR CO	<i>3</i> 7	5	28.6%	31.3%	57.3%
24074	OHIO CASUALTY INS CO		-	0.0%	100.0%	56.4%
24074 SI	COLUMBIA-ST MARY'S INC	0	0	38.5%	42.4%	56.2%
SI	JEWEL FOOD STORES INC	13	8	100.0%	71.4%	53.3%
		3	0			
SI 22797	KOHLS FOOD STORES INC	2	1	50.0%	66.7% 54.8%	53.2%
23787	NATIONWIDE MUTUAL INS CO	14	5	64.3%	54.8%	52.1%
22217	GULF INSURANCE CO	0	0	0.0%	0.0%	50.0%
18023	STAR INSURANCE CO	4	1	75.0%	57.1%	48.5%
10502	MERIDIAN CITIZENS MUTUAL INSU	0	0	0.0%	0.0%	48.1%

Indicator 2: Promptness of First Indemnity Payments - 2nd Quarter 2004

Small Size Insurers (Less than 85 Claims per year)

	Totals for Group:	759	134 82.3%	81.4%	80.9%
SI	DELPHI CORPORATION	<u>payments</u> 5	0 100.0%	87.5%	35.6%
<u>NAIC</u>	INSURER NAME	<u>First</u> payments	<u>Late</u> <u>percent</u> payments prompt	YTD percent	3 yr percent